

## IN THE CLAIMS

Please cancel claims 14 and 15 without prejudice or disclaimer of subject matter.

Please amend claims 1 and 2, as follows.

1. (Currently Amended) A method of allocating income to a user savings account and to payees, said method including:

receiving user financial information in a first computer system from a second computer system connected to the first computer system by a network, wherein said user financial information includes ~~at least one of user income information related to user income, user income source information related to user income sources,~~ user debt information related to user debts to said payees[[,]] and user goal information related to user goals;

~~providing at least one recommendation, wherein said recommendation includes paying less than the current bill on a debt~~ using said first computer system to analyze said user debt information and provide a recommendation that minimizes current payments on said user debts to said payees and maximizes payments to said user savings account;

~~establishing~~ using said first computer system to establish a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts to said payees;

~~acquiring user income;~~

~~transferring~~ using said first computer system to transfer at least a portion of said user income, based at least in part upon said payment hierarchy, to ~~at least one of~~ said user savings account and said payees; and,

providing loyalty points to at least one of (i) said user, (ii) at least one of said user income sources, and (iii) at least one of said payees,

wherein said step of acquiring user income includes obtaining information related to user loyalty points, converting said user loyalty points to a ~~currency~~ value, and applying said ~~currency~~ value to said user savings account.

2. (Currently Amended) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon ~~at least one of said acquiring step and~~ said transferring step.

3. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers said user income to said user savings in such an amount which is substantially equal to said user goal.

4. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers said user income to said user savings in substantial compliance with said payment hierarchy.

5. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step,

wherein said transferring step transfers said user income to said user debts in substantial compliance with said payment hierarchy.

6. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers a certain amount of said user income to said user debts, wherein said certain amount is a minimum amount due for said user debts.

7. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step occurring automatically without user approval.

8. (Cancelled)

9. (Previously Presented) The method of claim 1, wherein said information related to user loyalty points is maintained in a third party loyalty system.

10. (Cancelled)

11. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes a third party providing loyalty points to at least one of (i) said user, (ii) at least one of said user income sources, and (iii) at least one of said payees.

12. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes a third party providing loyalty points to at least one of (i) said user, (ii) at least one of said user income sources, and (iii) at least one of said payees based upon said transferring step, wherein said transferring step transfers user income to a user savings account maintained by said third party.

13. (Previously Presented) The method of claim 1, wherein probability modeling is used to facilitate said step of providing at least one recommendation.

14. (Cancelled)

15. (Cancelled)